

United States Bankruptcy Court Eastern District of California				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): <b>JOHN GREGORY ARDEN</b>			Name of Joint Debtor (Spouse) (Last, First, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>N/A</b>			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>8944</b>			Last four digits of Soc. Sec. or Individual Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):		
Street Address of Debtor (No. and Street, Cty, and State): <b>287 BEND AVE KINGS BEACH, CA</b> <div style="text-align: right;">ZIP CODE <b>96143</b></div>			Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right;">ZIP CODE</div>		
County of Residence or of the Principal Place of Business: <b>PLACER</b>			County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address): <b>P.O. BOX 2287 KINGS BEACH, CA</b> <div style="text-align: right;">ZIP CODE <b>96143</b></div>			Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP CODE</div>		
Location of Principal Assets of Business Debtor (if different from street address above): <b>9980 NORTH LAKE BLVD., KINGS BEACH, CA</b>			<div style="text-align: right;">ZIP CODE <b>96143</b></div>		
<b>Type of Debtor</b> (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <b>RETAIL BAR RESTAURANT</b> <input type="checkbox"/> Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)</b> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
				<b>Nature of Debts</b> (Check one box.) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.	
<b>Filing Fee (Check one box.)</b> <input type="checkbox"/> Full Filing Fee attached. <input checked="" type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			<b>Chapter 11 Debtors</b> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan of creditors, in accordance		
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no distribution to unsecured creditors.					
<b>Estimated Number of Creditors</b> <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000					
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million					
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million					

09-45010-D-13L

DEBTOR: JOHN ARDEN

DEBTOR IS PRO SE

JUDGE: HON. R. BARDWIL

TRUSTEE: L. LOHEIT

341 MEETING: \*\*\* NO DATE ASSIGNED \*\*

CHAPTER: 13 COUNTY: PLACER

FILED 11/16/09 - 9:02 AM

RELIEF ORDERED

CLERK, U.S. BANKRUPTCY COURT  
EASTERN DISTRICT OF CALIFORNIA

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131

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): <b>JOHN GREGORY ARDEN</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)</b>			
Location Where Filed: <b>NONE</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)</b>			
Name of Debtor: <b>CYNTHIA SHERIDAN</b>	Case Number: <b>09-40229-B-11</b>	Date Filed: <b>09/21/2009</b>	
District: <b>EASTERN DISTRICT OF CALIFORNIA</b>	Relationship: <b>ASSOCIATE</b>	Judge: <b>KLEIN</b>	
<b>Exhibit A</b>  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		<b>Exhibit B</b>  (To be completed if debtor is an individual whose debts are primarily consumer debts.)	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).  X _____ Signature of Attorney for Debtor(s) (Date)	
<b>Exhibit C</b>  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b>  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:  <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box.)  <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)  <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  <div style="text-align: right; margin-right: 100px;">         _____          (Name of landlord that obtained judgment)       </div> <div style="text-align: right; margin-right: 100px;">         _____          (Address of landlord)       </div> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.  <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

## Name of Debtor(s):

**JOHN GREGORY ARDEN**

### Signatures

**Signature of a Foreign Representative**

**Signature of Non-Attorney Bankruptcy Petition Preparer**

**Signature of Non-Attorney Bankruptcy Petition Preparer**

Date \_\_\_\_\_

Debtor(s): **JOHN GREGORY ARDEN**Case No.:  
(if known)**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*



1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me.

*Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*



2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me.

*You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now.

*[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of:  
*[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: \_\_\_\_\_

Date: 11/15/2009


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## Pre-Bankruptcy Counseling

00:27:47

### Program Outline

Welcome **John Arden**

Thank you for selecting Springboard as your chosen Pre-Petition Bankruptcy Counseling provider. Springboard has been approved by the Executive Office for United States Trustees to provide you with the required Pre-Petition Bankruptcy Counseling and Pre-discharge Debtor Education as well as issue completion certificates in compliance with the new bankruptcy code.

We are very happy to have the opportunity to work with you and provide you valuable information as well as provide you specific information relating to your current financial situation.

In order to file a bankruptcy petition a debtor must complete an approved Pre-Petition Bankruptcy Counseling Program. Once you have completed all steps necessary to complete your counseling, Springboard will issue you or your attorney a Pre-Petition Bankruptcy Counseling Completion Certificate.

Below we have displayed an outline of the stages that you will need to complete online. In order to receive a Pre-Petition Bankruptcy Counseling Completion Certificate you must complete these stages and call Springboard to finalize your counseling at 888-425-3453. You will be required to start with Stage 1 and then proceed with the following stages in order.

Within the box below you will be able to view your status at each stage. The information will include whether it's Complete, In Progress, or Not Started as well as your time spent on that specific stage. Each stage has a specific time requirement that must be met.

**What is the Resume button?** This button acts as a bookmark. The program has been designed to remember where you last left off within a stage. Each time you log back onto the program, you will click the Resume button to take you back to the stage you were in progress on or did not complete.

#### Pre-Petition Bankruptcy Counseling Session Stages

Stage	Status	Description	Time Spent	Time Required
Stage 1	Completed	Registration and Program Outline	27:07	05:00
Stage 2	Completed	Introduction to Counseling and Law Requirements	12:18	07:00
Stage 3	Completed	Budget Development	37:53	14:20
Stage 4	Completed	Options Available	16:34	15:00
Stage 5	Completed	Debtor Education Summary	02:42	02:00
Stage 6	Completed	Payment and Certificate Instructions	07:24	02:00
Stage 7	Completed	Final Stage	01:16	00:20

[Resume](#)

### Program Instructions

At Springboard we understand how important it is for you to complete your Pre-Petition Bankruptcy Counseling requirement.

The Executive Office for United States Trustees (EOUST) requires an average of 90 minutes be spent during our Bankruptcy Counseling. Your counseling session is secure, confidential and private.

Below is what you can expect in your Pre-petition Bankruptcy Counseling Session. There are six stages to complete online and then you must call Springboard at 888-425-3453. They include:

- **Stage 1: Registration and Program Outline:** In this section you will need to read all instructions. You will also need to read the Budget Analysis Disclosure Statement and agree to it in order to proceed. This statement is required by the EOUST.

- **Stage 2: Introduction to the Law and Counseling** In this section you will review information that will help you to better understand the bankruptcy process, available bankruptcy options, credit counseling, and the debtor education requirement.
- **Stage 3: Budget Development:** In this section you will create a livable housing budget by entering your monthly net income ("take home" pay), monthly expenses, and your current and past-due secured and unsecured debts with payments.
- **Stage 4: Options Available:** In this section you will review options available to you, such as Debt Management Plans, Debt Settlements agreements as well as Chapter 7 and Chapter 13 bankruptcies. You will also review important information about the bankruptcy process, such as Discharge, Reaffirmation Agreements and even how to rebuild your credit after filing a bankruptcy.
- **Stage 5: Debtor Education Review:** In this section you will review the Debtor Education requirement that is necessary in order to complete a bankruptcy discharge. Once this is reviewed you will be directed to sign up for a 166-page Consumer Action Handbook. This handbook is provided to you free of charge by the Federal Government.
- **Stage 6: Payment and Certificate Instructions:** In this stage you will be able to decide your payment method as well as the method of delivery for your certificate of completion for the pre-petition bankruptcy counseling course. If you are using an attorney you will be able to locate the office and have your certificate delivered to them as well.
- **Final Stage:** Once you finish the online course you must call Springboard at 1-888-425-3453 ( [Click here](#) for our normal Hours of Operation). You will not receive a Certificate of Completion until you complete your counseling by calling 1-888-425-3453. Please call so your Certificate of Completion can be sent immediately!

**Note: The date and time of completion on your credit counseling certificate will be the date and approximate time you call in to complete your counseling. The date and time of the Certificate of Completion will not be the date and time you finish the online portion of the counseling requirement.**

**Consequences of Not Completing the Bankruptcy Counseling Session**

If you fail to complete the Bankruptcy Counseling Session you will not receive a completion certificate and will not be able to file your bankruptcy petition. We highly recommend that you take this Online Bankruptcy Counseling Session seriously and complete it if you plan to move forward with filing bankruptcy.

[Continue](#)

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